

THE BEST THANKSGIVING PRESENT.

MANHATTAN LIFE INSURANCE CO. OF NEW YORK,

NOS. 156 AND 158 BROADWAY,
(INCORPORATED 1850.)

CALL ATTENTION TO THEIR NEW

10/20 INSURANCE INVESTMENT BOND

Example at the age of 25, AMOUNT, \$10,000.

For the above amount the total sum agreed to be paid shall not exceed \$7,539. (Payable in ten annual instalments of \$753.90.)

THE COMPANY GUARANTEES:

FIRST.--That the amount of \$10,000, together with all dividend accumulated shall be paid should death occur at any time within twenty years, PAYABLE AT SIGHT, on receipt of proofs, WITHOUT DISCOUNT.

SECOND.--That the Bond shall be FULL PAID IN TEN YEARS; that it shall PARTICIPATE IN THE PROFITS of the Company during the twenty years, and that it SHALL THEN MATURE.

The Net Results of the Investment Being as Follows:

Amount cash returned, guaranteed by the Bond,	\$10,000
Add accumulated profits,	1,580
Total returns,	\$11,580
Charge amount of the 10 annual instalments paid in as above,	7,539
Showing net profit [after twenty years' insurance] of	\$4,041
Equal to 5 1-3 per cent interest, or to 54 per cent profit on the money invested, and the life insured twenty years besides.	

**ITS ADVANTAGES
OVER
GOVERNMENT OR
OTHER BONDS.**

Provisions for Discontinuance.

For a \$10,000 4 per cent. Government Bond due in 20 years [1907], you have to pay in cash \$12,900.

For the *Manhattan Bond* you agree to pay \$7,539, in *ten equal instalments*, in ten years, and in case of your death at any time after the said Bond is issued the Company pays the \$10,000 with the accumulated profits thereon, and your estate is released from the payment of any unpaid instalments in case of death before the expiration of the ten years, the Bond becoming due and payable at once, with the accumulated profits added.

Furthermore, the Company agrees that the deposits shall *not be subject to forfeiture* after three payments have been made; but that an equity has been acquired in the Bond which may be obtained on due surrender of the original contract. This is *guaranteed*.

Distinctive and Liberal Features of the Contract.

- 1st. It is *incontestable* after three years on account of errors.
- 2d. It is *non-forfeitable* after three payments—surrender value being guaranteed by law.
- 3d. It contains no *suicide nor intemperance clause* to avoid the contract.
- 4th. It is *payable at sight*, on receipt of proof of death, *without discount*.
- 5th. It grants *freedom of travel and residence*.
- 6th. It is absolutely *free from technicalities*, and the simplest form of insurance contract in use.

The security for the faithful performance of the contract on the part of the Company is real and personal property of the market value of over \$11,000,000, of which the surplus fund is over \$2,200,000. For example of payments on all other ages apply to the Company or any of its agents.

JAMES M. McLEAN, President.

JACOB L. HALSEY, First Vice-President.

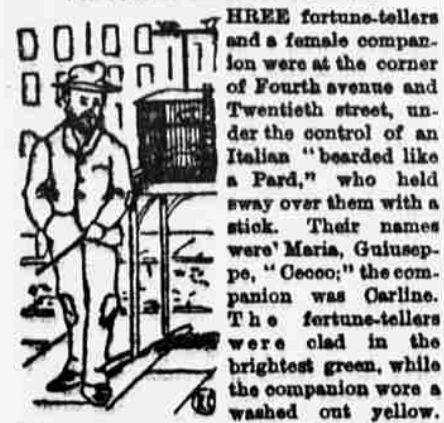
HENRY Y. WEMPLE, Secretary.

HENRY B. STOKES, Second Vice-President.

S. N. STEBBINS, Actuary.

FIVE-CENT HOROSCOPE.

The Parquettes Responsible for Them Are Too Fond of Society to Fly Away.



Three fortune-tellers and a female companion were at the corner of Fourth avenue and Twentieth street, under the control of an Italian "bearded like a Paro," who held sway over them with a stick. Their names were Maria, Giuseppe, "Cecoco," the companion was Caroline. The fortune-tellers were clad in the brightest green, while the companion wore a washed out yellow.

The green ones were parquets and the other was witted canary. In front of the steps a series of different colored envelopes held the five-cent horoscopes of the ingenious applicant. When some one tempted fate by putting down a nickel the browned Italian poked a stick into the cage and called "Giuseppe." Giuseppe clambered on the end of the stick, and was gently extricated from his durandus role. He sat once awarred up a small ladder, but was recalled and bidden to tell the fortune.

"Gentlemen!" the Italian said. "Giuseppe" waddled along on the paper walk formed by the tops of the folded papers, gazed critically with his small head on one side, and then with his bill plucked out one of the sibylline leaves, and headed back for the cage. When birds were taken out they seemed to want to go back instead of spreading their small pinions in a wild flight to the opposite curbstone and emancipation.

The woman reporter read a blue parchment which "Giuseppe" had printed out for him, and passed through several degrees of Fahrenheit in gathering from it his rosy fate. It ran as follows:

You are very merry and a lover of the pretty sex. You will have many relations with them, and by this make your fortune; but among them will be one easy in love with you and will make you rich. In marriage her you will be subject to headache, but this will pass in time and you will never have any other illness. You will have many friends who will love you, but one among them will betray you; beware then and do not let flattery win you and you will come out victorious and live happily to the end of years.

Balancing accounts, this seemed to promise a surplus on the side of good.

"How do you train them?"

The Italian seemed unable to answer.

"How long does it take?"

"Oh, six months, seven months. Some quicker than others. One I have a year. He die, and know nothing."

The Italian seemed full of sympathetic regret for the neglected opportunities of this uneducated bird.

"Why do they head into the cage that way when they are taken out?"

"They like company."

He took two out and made them climb the ladder by a little gentle nudge with the stick in the region where their tail feathers grew. The third one mounted with alacrity to join his comrades without any urging from the stick. The canary remained in the cage.

Parquets, sparrows and canaries are the birds most easily trained.

can then be thrown away when the meal is done. The good sense of this will strike every person agreed to wholesome living, and it will also delight the box manufacturers, who should immediately get up a cheap little box especially adapted to the conveyance of school lunchboxes. Parents, no doubt, would be glad to buy these boxes as they buy matches, by the quantity, should they supersede the lunchbox basket.

EXPERT WITH THE FOILS.

Mrs. Langtry a Good Fencer, Mrs. Potter No Doubt Seen Will Be.

ROF. SENAO'S sunny little parlor, with its photographs, instruments and books, suggests the art of fencing to a visitor. In one large frame are twenty photographs of the Professor's pupils in the use of the foil.

The central one is a large picture of Mrs. Langtry. "Mme. Langtry," Prof. Senao remarked in French, "is the greatest expert among my lady pupils. It will be an interesting treat for the public when she appears in a place which admits of her displaying her skill with the foils. She makes me hold my own when we are having a lesson, and there are plenty of gentlemen whom she could disarm in a twinkling. She has a superb physique for a fencer, and is quick and adroit in her movements."

One may not know that I have a new pupil," continued the professor, giving a tug at his bristling mustache. "Mrs. Potter has begun a regular course of fencing lessons, and means to continue them while she remains in New York. It is a great improvement to an actress to take exercise with the foils. It gives her suppleness, an easy, graceful carriage, develops her figure, strengthens her arms and legs, and bestows more perfect poise to her in her poses and agility and lightness in her action."

"You should see them when they begin and when they are through a course if you would fully appreciate the value of the exercise to them. Sometimes they come with stooping shoulders, sunken breasts, weak arms, a drooping carriage, their legs insecure and wobbly. That all goes after a proper time given to fencing. Of course the intelligence and robustness of a pupil counts greatly in the quickness with which proficiency is acquired."

Which do you think will succeed the better, Mrs. Langtry or Mrs. Potter?"

"Ah," said the professor, with an eighteen-carat smile and a Gallic shrug, "they are both beautiful, graceful women."

How Girls May Get on the Stage.

[Philadelphia Press Interview with Joseph Jefferson.]

"Now, Mr. Jefferson, you have told me about the vain girl, but what about the earnest, sincere woman who must be among the other applicants or the stars?"

"To such I have always given the most serious and thoughtful consideration. Whenever women come to me in the modesty which always seems to surround true talent, I have always been the first to encourage their going on the stage. But I have invariably advised them to begin in the lower ranks; if they do, the mortification of their position is soon over. It ceases at the beginning, and very later step must be upward. I am pleased to know that there are several ladies holding honorable and lucrative positions to-day in the theatre who have gained them by this course and through my advice."

incompetent. The most practical course then is for the applicants to present themselves some dramatic agency, to leave a small sum with the agent and content themselves with subordinate positions. Their improved condition should depend on themselves and not on percentage or managers."

WOMEN WHO WORK AT NIGHT.

Their Numbers in New York Are Constantly Increasing, Despite an Old Adage.

"New York Letter to Washington Post." The number is well high night, in a big city like New York, of women and girls whose daily tasks keep them from home after dark and who make their way through the streets alone with impunity. The belated traveler meets them, singly and in groups, at the bridge and ferries at all hours from early dark till long past midnight, and, if he is not himself, towards morning. Some of them—no very many—set type in newspaper offices, though they are supposed not to, and there is a respectable minority in a great variety of trades and occupations, but the vast body of them are clerks and cashiers in the big stores, whose labors during the busy season keep them away from home late at night. 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